HOME

It is an extension of **our personality**, preferences and ideas. Creating **beautiful space** and coming home to enjoy it everyday **brings joy** to our lives.

SAIPAN TRIBUNE SUPPLEMENT
OCTOBER 13, 2017

Sprucing up your home? Here are your options

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Having new furniture can make all the difference in your home and **Town House** is your furniture and appliance store. They offer financing through Express Financial on approved credit. Call them at 235-6356.

The living room is one place where we can express our personality and feel comfortable about who we are. ***Guangdong Hardware*** now offers home and office furniture, bedding articles, lavatory faucet, mirror, garden tools and many more. Call them at 288-2288/2289/6688.

For termite problems, get ***Advance X-Terminators*** to protect your home. Call them at 233-4747 and avail of their new termite treatment called Termidor Termiticide. ***(Bea Cabrera)***

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Add value to your home

"There's always something to be done."

These are words to live by when you are a homeowner.

The number of things you need or want to improve in your house increases as you try to customize your home to fit your lifestyle. For the most part, it's a combination of hard work and an investment.

Adam Walsh and his family just moved into their new home on Saipan and shares some ideas on what has trended as "do-it-yourself" projects, i.e., getting the job done without the professional price.

1. "It is important that you update your appliances. By upgrading the appliances in your home, especially in the kitchen, you will be helping not only yourself, but the environment as well," Wash said.

The handymanmatters.com website says that, based on estimates, appliances on average account for 13 percent of your household's energy cost, so cutting your energy use by upgrading appliances and keeping them in good condition will often save you money in the long run.

That can be an opportunity for homeowners to make their existing home appliances sounder—making them more energy-efficient or just providing more benefits for the time they are in use.

Other reasons for an upgrade have to do with safety issues or stopping something adverse from happening or continuing to happen. Old microwaves may give off some radioactivity, and other older home appliances may even display signs of having lead paint.

Actually buying new appliances also has a positive effect on one's wallet by raising the value of the home that a person resides in.

2. That's on top of keeping your house always clean.

"The surrounding areas like your yard or just the space outside your door and repainting walls goes a long way on how your place looks," Walsh said.

According to homebuilding.co.uk, external makeovers can totally transform the appearance of a property, changing an unattractive 1950s or '60s house into a property with period charm, or an old bungalow into a cutting edge contemporary house.

Most buyers will decide if they do not like a property before they even get out of the car and it can be hard to shake off negative first impressions created by a poor or unattractive exterior.

External makeovers and maintaining them restores or enhance the property's character

3. "Updating small things are crucial: curtains, light fixtures, and even doorknobs. No matter how small the improvement, it is still added value to you home," Wash said.

According to communitytyrenovate.com, real estate agents or valuers may find it hard to place a figure on the increase in value made by only cosmetic improvements, but the market will always place a premium on an attractively decorated and styled property.

4. "Neighbors play a big part on your home's value. This is something that's out of one's control but doing research in the neighborhood that you want to move into will be of great help." Wash said.

According to budgetingthenest.com, living beside good neighbors is something that all homeowners want. It is not just because it makes for a more enjoyable experience, but also because good neighbors don't hurt the value of your property. Bad neighbors, on the other hand, can have a negative impact on your home's value.

One of the biggest ways a neighbor can hurt your home value is when he goes into foreclosure. Homes that are in foreclosure near your home will cause a negative financial impact.

A study cited by *The New York Times* found that homeowners who lived within 300 feet of a foreclosed residential property experienced a drop of 1.3 percent in home value. The impact could be even worse if these homes are in visible disrepair.

If you live in a condo or planned unit development, having neighbors who don't pay maintenance fees or mortgages can lower the desirability of that development and thus the value of your home.

If your neighbors are a nuisance because of their behavior, this can have a negative impact on your home value. Common problems include neighbors who frequently make noise or host loud parties.

Living near businesses or schools that are closed down and vacant can also hurt home values. So can living near loud nightclubs, homes for troubled youth, landfills and other undesirable businesses and facilities. ***(Bea Cabrera)***

Accentuate the positive in your *home*

Monika Nugent, owner of Monika's Furniture, has been in business in the CNMI for 30 years. BEA CABRERA

Whether a new or old homeowner, you always want to fill your home with that positive, happy and relaxing vibe. Monika Nugent of Monika's Furniture shares with us some of her tips for creating a beautiful home you can be proud of.

1 Color is a main factor.

"Pick one color that you really like to paint your walls with and choose different shades of that color to accent your home. You can match the wall color with different shades of your sofa, couch, and curtains. They may be different colors but if they compliment each other, it's very pleasing to the eyes and kind of ties everything together."

According to HGTV, decorating a space in terms of color is as easy as 60-30-10. Take a look at some rooms in magazines or a designer's portfolio. You'll notice that the rooms you like the most are almost invariably divided into percentages of 60-30-10. Perhaps it is the human tendency to see an overall theme in the 60 percent hue, unifying the coloration. The 30 percent provides visual interest and the 10 percent, not unlike jewelry, provides that little sparkle.

So when decorating a particular room, divide the colors into percentages: 60 percent of a dominant color, 30 percent of a secondary color and 10 percent of an accent color.

2 Wall decors such as paintings are high impact.

"Paintings should not be confined to just one area in the house. You can put paintings anywhere you have a big space that is empty—over a sofa, over a bed, the dining area and hallway.

"It doesn't have to be paintings. You can be creative and put wood carvings. Just do not put too many next to each other because it will look crowded."

According to Carla Jones of www.carlajonesdesign.co.uk, If you have bought a new piece of art, put the piece in the room you've chosen for it for a few days before deciding to hang it. See how the light sits with the piece. Daylight, mood lighting, evening shade—all can really make a piece of art shine in a room. But don't rush to hang it. See how light reacts to your artwork at different times of the day and then you'll find the best place for it in your room.

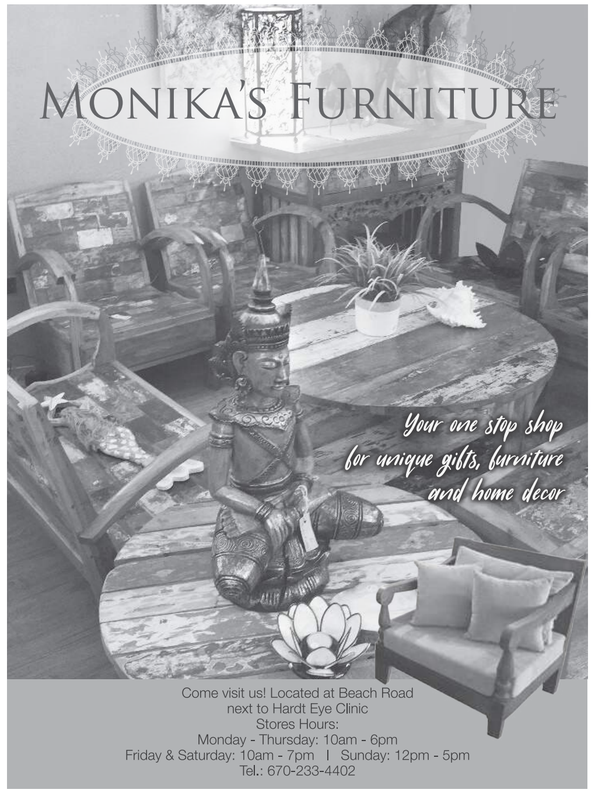
If you have a few (or more) pieces of great artwork for a room, don't be afraid to make a feature gallery wall! Show off all this beautiful artwork you have! On creating a "gallery wall" in your home it makes a real statement about your own style and also provides a great talking point for your guests to when they visit.

3 Use flowers to accentuate.

"Try to put fresh flowers in nice vases for your home. That is an easy fix to accentuate your home. Flowers are available everywhere, whether from the store or from your own garden," Nugent said.

According to the flower decoration blog Arena Flowers, flowers should be a mainstay of decor at your home, spring or not. They bring warmth to even the dullest corner of the house. Put a single twig of rose in the teacup that you don't use anymore and it becomes the center point of your décor. Not even your costly silver cutlery can match its sparkle and shine!

See HOME on Page 20



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Why solar energy? Here's why

With all of the talk regarding solar energy going around and the confusion about it, is it really a good time to plunge in, help the environment and, in turn, help yourself save money on energy or should I wait a while and see if solar energy becomes even cheaper in the future?

There has never been a better time than now to go solar. It used to be that you could avail of innovative solar programs such as a power purchase agreement only in very prominent areas of the United States.

Now you can avail of these solar energy programs in the CNMI. Homeowners could save money by buying energy from solar cheaper than utility energy without any up-front costs to the homeowner.

There are two different programs being offered: a direct purchase or a power purchase agreement. Either one you choose, there's no wrong way to go solar.

You would want to consider a direct purchase on your system if you have a tax liability. With this option, you're entitled to take advantage of the 30 percent investment tax credit made available by the federal government. You can purchase a solar energy system and save 30 percent on your taxes, dollar for dollar; however, you will be responsible for providing insurance coverage and providing maintenance so your system stays in optimal condition for the next 30-plus years. Remember, this makes sense if you have a large tax liability. If not, then a power purchase agreement is for you.

When signing up for a power purchase agreement, there are no up-front fees, so the savings start when you turn the system on. The solar energy provider is responsible for all up-front costs such as system design/engineering, material procurement, installation, commissioning, utility interconnection agreements, permitting, commissioning, insurance and maintenance. Adding all is this up becomes a huge cost and a liability for the solar energy provider but not for the homeowner. The only thing the homeowner needs to do is sit back, relax and save money!

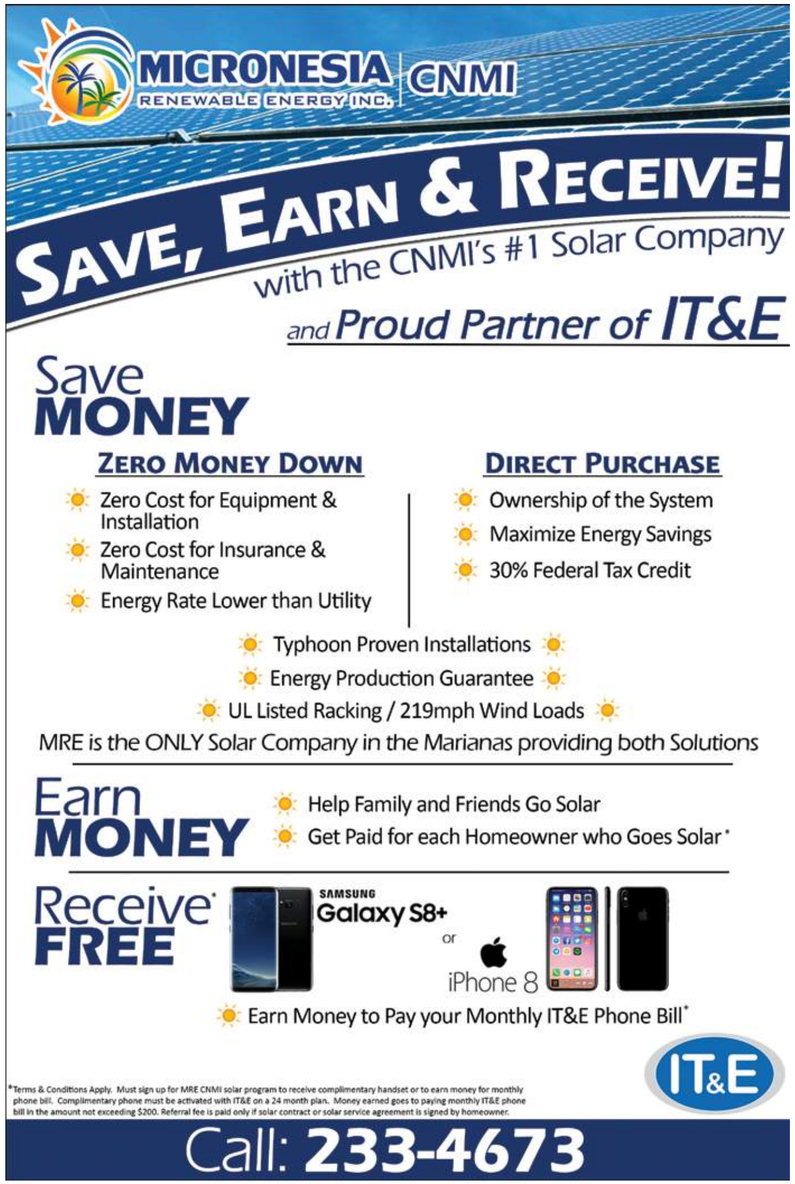
Power purchase agreements are a godsend whenever a typhoon is brewing, as the homeowners are not the one getting butterflies in their stomach; that stress and liability is on the solar energy provider and not the homeowner.

When shopping for solar, make sure you pick the right company who will be by your side for the life of the agreement, a company that has multiple installations and is very well versed in solar energy.

Another big plus to solar energy is to provide energy security for the islands without relying on fossil fuel from Singapore and keeping the money on the island where it belongs.

And remember, going solar now puts you in the class of being an environment hero! Pope Francis said in a statement earlier this year that we are the stewards left in charge by God to take care of our beautiful planet. Well said, indeed.

Biba solar! Biba CNMI! ***(PR)***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Refinance your mortgage

By HOLDEN LEWIS
BANKRATE.COM

Though mortgage rates have rebounded some from the lows seen in 2016, they remain very attractive. Many homeowners are refinancing before rates go higher.

Yes, you can save money by doing a simple refinance in which you swap a lower rate for your existing higher rate. But that's just one way—and one reason—to refinance. There are at least four other reasons.

Here are some of your options.

RATE AND TERM REFINANCE

Nowadays, this is the most common form of refinancing. When you get a rate and term refinance, you replace your mortgage with a loan sporting a lower interest rate, and for roughly the same term. The term is the payoff period: A 30-year mortgage has a 30-year term.

CASH-OUT REFINANCE

These were popular during the housing boom and contributed to the bust. When you get a cash-out refi, you borrow more money than the outstanding mortgage balance and you receive the difference in cash.

For example, you might have borrowed $225,000 a few years ago, you've been making payments faithfully and now you owe $200,000. Meanwhile, your home's value has swelled. It can be appraised at $300,000. In this case, you can refinance for more than $200,000. In fact, you can borrow up to $240,000 without having to pay for mortgage insurance.

During the boom, a guy on my street got several cash-out refinances. At least one was a subprime loan. He ended up owing much more than he originally paid for the house. Eventually, he couldn't afford the payments, forfeited the house and moved out of state.

There are responsible ways to use a cash-out refi. You can use the money to pay off high-interest debt. Or you could use it for a home improvement: a swimming pool, solar panels or whatever.

SHORTEN THE TERM

You got a 30-year mortgage three or five years ago, and you want to refinance. You don't have to start over with a 30-year repayment period. You can ask to pay it off in a shorter time than that—27 years, 25 years, 20 years or 15 years. Your choice.

If your preferred payoff period is more than 20 years, you'll probably have to get a 30-year mortgage and ask the lender to amortize it over your preferred, shorter period. Most lenders offer 15-year mortgages, which generally have lower interest rates than 30-year loans. A few lenders offer 20-year mortgages with slightly lower rates.

CASH-IN REFINANCE

Yes, in addition to the cash-out refinance, there's such a thing as the cash-in refi. This happens when you have some money lying around and you spend it to pay off part of the old mortgage. Then the new, refinanced loan is for less than the old loan.

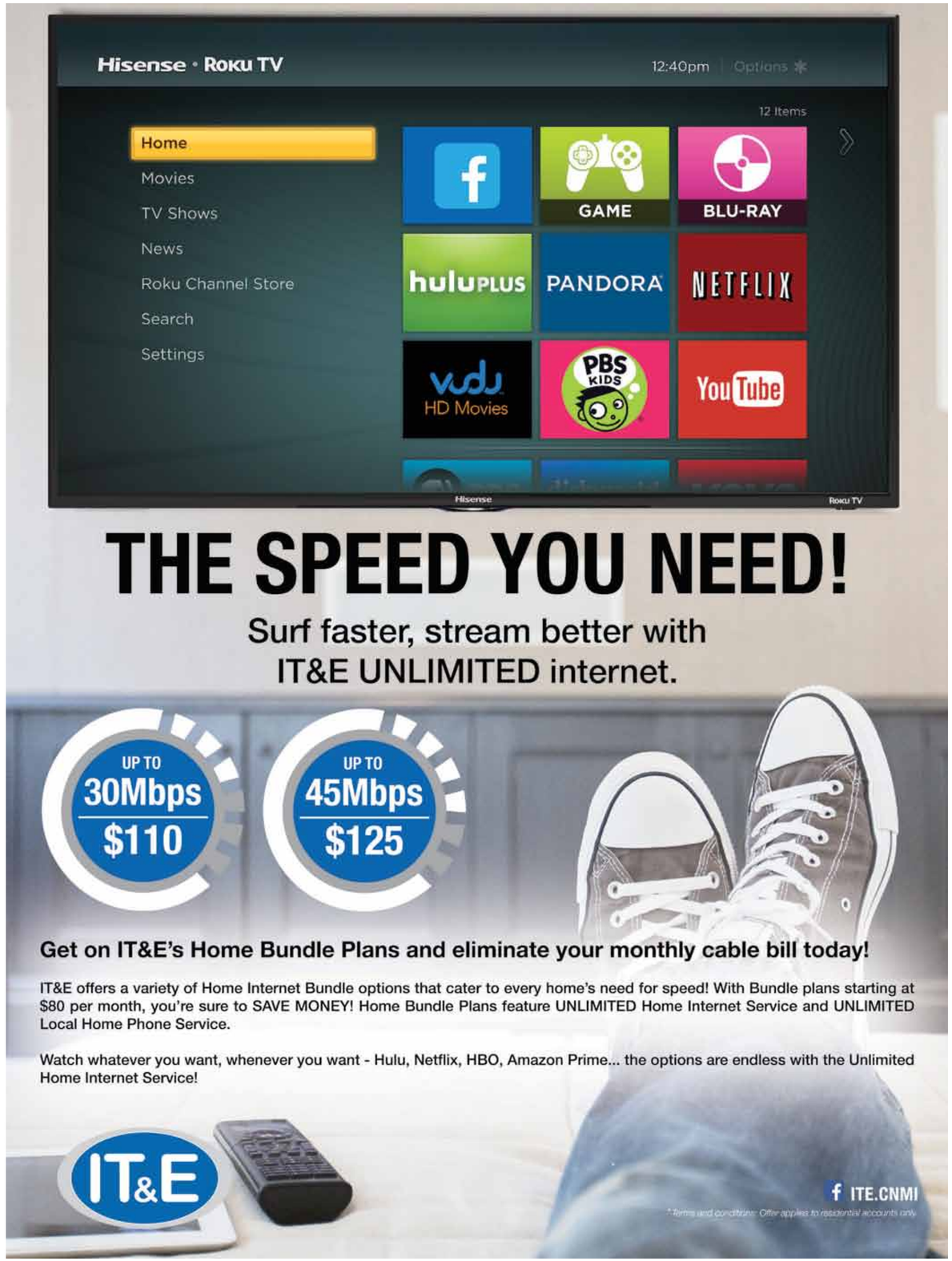
Cash-in refis used to be more popular. But in today's low-interest environment, any spare cash would best be used to invest in something with a higher return than your mortgage interest rate.

Divorces can force a variety of the cash-in refi, in which one former spouse pays off a portion of the outstanding loan balance and the remaining spouse refinances the loan in her or his own name.

REFINANCE TO GET RID OF MORTGAGE INSURANCE

You made a down payment of less than 20 percent, and you've been saddled with mortgage insurance payments as a result. But in the years since you got the mortgage, you paid down some of the debt and, more important, the value of your house went up a lot. If the outstanding loan amount is less than 80 percent of the home's appraised value, you might be able to refinance into a loan without mortgage insurance.

This can be an especially valuable tactic if you have a mortgage insured by the Federal Housing Administration—also known as an FHA loan. With modern-day FHA loans, you can't cancel the mortgage insurance—even when your loan-to-value ratio falls below 80 percent. The way to get rid of FHA mortgage insurance payments is to refinance (or to sell the house).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Sustainable living is always possible

Sustainable living means living with little to no impact on the environment.

That may sound intimidating but the right information can guide you and sustainable living is imminently doable.

In fact, practical ways to live sustainably starts in our own backyards, according to contractor Francisco T. Sakay, who is also an architect.

1 Start with light bulbs.

"Change the light bulbs in your house. Use LED, if possible. The other option is using bulbs with compact florescent light because it uses 75 percent less energy than incandescent bulbs," Sakay said.

According to bulbs.com, LED lighting features long operational lifetime expectations and provides much better energy efficiency.

If you use traditional lighting and have an electricity bill of, say, $100, then $80 of that has been used to heat the room and not to light it. Using LED illumination with 80 percent efficiency, the electricity costs would be around $20 and you would've saved around $80.

On the other hand, compact fluorescent lights use roughly a fourth as much energy as incandescent bulbs. This means that you can light a 60-watt fixture using as little as 13 watts of electricity. Lighting accounts for about 15 percent of total residential energy consumption in the U.S., and 23 percent of commercial consumption, so making some updates can really reduce your energy consumption in a meaningful way.

2 Use fans, not the A/C.

"Use fans for cooling… reduce use of air conditioning," Sakay said.

According to homeguides.com, running a fan will always be a lot cheaper and energy efficient than using the A/C.

A 2.5-ton central air conditioner uses about 3,500 watts and a window A/C unit typically uses between 500 to 1,500 watts, while a ceiling fan uses only 15 to 95 watts depending on its size and speed. That's a whopping 99 percent decrease in cooling costs when you use ceiling fans instead of air conditioners.

3 Use trees to cool down your home.

"Plant trees. …Trees around your house can lower the energy bill by reducing exposure to the sun," Sakay said.

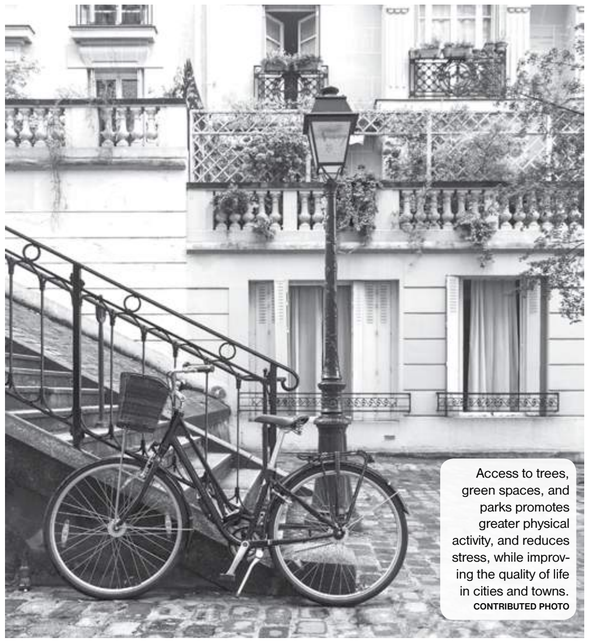
According to canopy.org, trees also serve public health benefits by cleaning the air we breathe. Trees produce oxygen, intercept airborne particulates, and reduce smog, enhancing a community's respiratory health. The urban canopy directly contributes to meeting a city's regulatory clean air requirements.

Access to trees, green spaces, and parks promotes greater physical activity, and reduces stress, while improving the quality of life in cities and towns.

Trees also serve environmental benefits. Trees sequester carbon, reducing the overall concentration of greenhouse gases in the atmosphere.

A tree is a natural air conditioner. The evaporation from a single tree can produce the cooling effect of 10 room-size, residential air conditioners operating 20 hours a day.

Tree windbreaks can reduce residential heating costs 10-15 percent, while shading and evaporative cooling from trees can cut residential air-conditioning costs by 20-50 percent.



Access to trees, green spaces, and parks promotes greater physical activity, and reduces stress, while improving the quality of life in cities and towns. CONTRIBUTED PHOTO

4 Conserve water.

"Use less hot water… take fast showers and be conscious of the water you use when washing dishes, food preparation, or even brushing your teeth." Sakay said.

According to isustainableearth.com, using less water keeps money in your pocket. By utilizing basic water conservation techniques, you are able to save thousands of gallons of water each year. You do the math, use less water and the water company charges you less money. That sounds like a good deal all around.

5 Unplug appliances when not in use.

"Even if your appliances are off they still consume energy if plugged. They call it phantom load," Sakay said.

According to greenliving.com, phantom power or vampire power is the energy used by appliances and electronics when they are turned off but are still plugged in to a power outlet.

You can reduce your electricity bills by as much as 10 percent simply by unplugging appliances or switching devices off at the power point they are connected to when not in use. It's good for your wallet and for our planet. ***(Bea Cabrera)***

Town House now sells Yamaha musical instruments

Town House does not only sell a wide array of furniture and appliances but also musical instruments of the well-known Yamaha brand.

Town House Guam general manager John Smith said that Town House has just expanded its line of products in the store to capitalize on the fact that music can be very much be a part of the household as playing a musical instrument can be a family member's hobby.

"We are now selling Yamaha musical instruments—guitars, drums set, piano, electronic keyboard—we have them," Smith said.

Because of this, Town House now has a tie up with private school bands and orchestras.

"Mount Carmel School has a lead band and orchestra and we worked out a relationship where we can work with them and provide musical instruments," he added.

Town House has been in the CNMI since the 1960's. It has undergone concept changes from a department store to its current concept that is more focused—a furniture and appliances store.

"We made a survey two to three times on island to look at the market and all the survey said that the island truly needed a furniture shop and so we opened the store in 2015," Smith said.

Town House provides full service when it comes to the products they have. Customers will find unique designs as well as comfort in the furniture and durability and quality in the appliances.

"We offer people everything they need. Whatever we have in our Guam store is also available in our Saipan store, like bedroom sets, dining sets, [or] living room sets. We have all the sizes of bed mattresses, house lamps, kitchen sets, etc.," Smith said.

"Currently, all the furniture and appliance that are available at Town House comes from the U.S. mainland. We sell General Electric, Maytag, etc. We definitely have a good selection of durable products," he added.

Town House will have its third Black Friday sale on Nov. 24, 2017, where customers can expect big sale and discounts.

"We would like to thank our loyal customers and we hope we could be more of service to them in the years to come," Smith said. ***(Bea Cabrera)***

HOME

From Page 17

Now imagine what a bouquet of fresh flowers could do to your living space! Monochrome or not, exotic tulips or classic marigolds, their bright colors and pleasant fragrance make home welcoming and awesome.

4 Lighting is very important.

"Most people have ceiling lighting but it is not intimate enough as they do not make the room or the atmosphere look and feel warm and cozy. In the living room, I suggest you put a floor lamp in one corner beside a reading chair.

"In the bedroom, you usually have lights on both sides of the bed, a light which makes it intimate and relaxing.

"In the dining area, a lot of homes here I noticed have the ceiling light which makes the room look cold and impersonal. Ceiling lights is good when you come into the house but once you're inside, it is nice to turn on other lights that are warm to eyes," Nugent said.

One of the easiest ways to transform the look and feel of your home is to promote natural light, according to Floor Coverings International.

A poorly lit home can create a negative, lethargic mood without you even realizing it. On the other hand, you'll be surprised how much increased natural light can make your space energized, positive, and refreshing.

The most crucial way to improve the natural light in your home is to focus on your windows. You have to emphasize your windows in order to emphasize natural light. Replace your thick, opaque curtains with lighter, sheer options to let more light through.

If your windows have blinds, choose some that let you have control over the amount of light that comes into the room. This will infuse your home with much more natural light during the day. You should also take care not to block your windows with furniture.

For something more in-depth, you could expand the size of your existing windows or add new windows to your home.

5 Pillows, pillows, pillows

"Pillows are I think a good factor in accentuating a home. Put different pillows on the sofa with different design or texture For example, a light blue sofa can be accentuated by gray pillows instead of putting light blue pillows. The color contrast will look good. In a tropical place like Saipan, we can display shells on the coffee table to make the house more cozy."

According to She Knows Home and Gardening, pillows are one of the easiest and most affordable ways to update your décor. They can lighten up a space or help bring together other home accessories in a room. And because they can be very affordable and are readily available in every size, shape and color imaginable, pillows are a "go-to" design component when planning your dream space.

Nugent encourages every homemaker to follow their style in decorating their homes but gives us a guide on how to go about it.

6 Do it over time.

"For a new home owner, I think it is expensive and unnecessary for people to put a house together or furnish a house all at once. You start with necessities first like dining sets, bedroom sets and go into the smaller things. After which, you can just add into it. I have a lot of customers who come to the store every month and get and buy another piece to add in their home. Even of its just a little piece, it can make the home much nicer. Sometimes a cheap lamp to be put at the corner of your house makes a big impact."

7 Redo every 10 years

"For long-time homeowners, redecorating their homes would be advisable every 10 years and you can approach it in many ways like renewing your curtains or renewing carpets or sofa.

"It doesn't have to be the whole house. I think changing one or two pieces in one room can change the look of it." ***(Bea Cabrera)***

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Why is gutter cleaning so important?

By TOM MOOR and JASON MICHAEL WHITE
ANGIE'S LIST

CONTRIBUTED PHOTO
A gutter clogged with leaves, sticks and other debris can cause a leaky roof or water damage to the interior or exterior of your home.

Gutters are an integral piece of your home's wellbeing. They serve to control the flow of rainwater to protect your roof, walls, foundation and landscape.

But when neglected, experts say gutters can turn from a necessity to a nightmare. A gutter clogged with leaves, sticks and other debris can cause a leaky roof or water damage to the interior or exterior of your home. Contractors say gunked-up gutters also make nice homes for pests, rodents, mold and honeycombs from bee infestations.

"If you let gutter cleaning go by the wayside, it can cost you hundreds or thousands of dollars," says Jeff Lambert, a supervisor with The Gutter Man in Houston, Texas.

"Gutters are a potential bomb above your head full of insects and critters, if you let them stay out of sight, out of mind," Lambert added.

How often should they be cleaned?

It depends largely on where you live and, most importantly, how many trees are in your yard. Bob Vecchio, owner of The House Doctors in Cleveland, Ohio, recommends having gutters maintained in the spring and fall.

"I recommend people calling me in the fall when all of their leaves are down or almost down, Vecchio says. "In the springtime, maple trees get those little helicopters that go everywhere, including into your gutter."

Vecchio says it's important to have a professional clean the downspouts as well because a clogged downspout "makes it hard for the rain to go down and that causes them to back up and overflow the gutter, which can cause damage to your home."

You can judge how often to clean your gutters based on how often leaves in your area fall and the types of leaves, Lambert says.

"It should be on everyone's to-do list about every four months, depending on the tree climate," he says. "In a high-yield environment, leaves fall all year-round. You can't wait until the last leaf falls."

GUTTER COVERS REDUCE DEBRIS

Leaf guards significantly decrease the need for gutter maintenance, but they don't eliminate the need completely, Lambert says.

Instead of every four to six months, you may only need to maintenance gutters with covers or screens every one to three years. The frequency of maintenance will depend on the quality of the cover and the type and quantity of trees in the yard, he says.

Even if you do have gutter covers, it's still a good idea to do a visual check each year, says Vince Curcio, owner of The Bizzzy Bee in Charlotte, North Carolina.

Vecchio says a guard will not keep all the debris out, adding: "Up to 15 to 20 percent can still get in, and you still have to remove the guard. Sometimes you need a professional to do so."

It's important to purchase quality covers and screens if you want to effectively limit the need for gutter maintenance, says Gerry Murray, owner of Gutter Covers of Indiana in Indianapolis.

"You need to look for one that's strong enough to hold up and suits your type of trees," he says.

A gutter cover costs on average between $1,500 to $2,500 depending on the size of the home and length of gutters, Murray says.

DO THE JOB YOURSELF OR HIRE?

Although cleaning gutters is a task most homeowners can do themselves, it can be dangerous work. According to the Consumer Products Safety Commission, falls from ladders sent more than 240,000 Americans to hospital emergency rooms in 2009 (the most recent year available).

Before climbing a ladder, be sure it's sturdy and all the steps are in good condition. Climb the first two steps to determine if the ground is level. For soft soil, place plywood under the legs of the ladder. You should also make sure not to rest the ladder on the gutters themselves because the additional weight can cause them to collapse.

"I had a customer once that smashed both hips from falling off a ladder and received permanent injuries from it," Curcio says. "That's one of the biggest things; safety. The second thing is a professional knows what they're looking at and can stop the problem before it gets worse. Gutter prevention is measured in pennies, and repairs are measured in dollars."

During a cleaning, a professional should remove all debris from the roof, gutters and downspouts, while checking and repairing any loose gutter spikes. The cost of gutter cleaning ranges from $75 to $225 for an average home, depending on the length of gutters, height of the home and scope of work. Most companies charge a flat fee per foot of gutter, but the cost can go up depending on the complexity of the work.

For example, The Gutter Man charges 85 cents per foot of gutter but will charge more for labor-intensive jobs, Lambert says.

Before hiring someone to clean your gutters, check that they carry liability insurance and workers' compensation insurance for any employees they bring to the job.

Tom Moor and Jason Michael White are is a reporter at AngiesList.com, a trusted provider of local consumer reviews and an online marketplace of services from top-rated providers.

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5 ways to upgrade your home without blowing your budget

By DAN KETCHUM
GOBANKINGRATES.COM

BRIAN VAN DER BRUG/ LOS ANGELES TIMES/TNS
Lang roofing employees and contractors work to re-roof a condo complex on Nov. 9, 2015 in Lakewood, Calif.

Everyone wants to turn their house into their dream home, but that's often easier said than done. Whether you're upgrading your space or gearing up to sell, renovating your home is a big financial decision. After all, it's not only the place you live, it's most likely your largest investment.

"So how much does a home remodel cost?" you ask. If you have a home equity line of credit, or HELOC, you have a higher degree of flexibility. That's because when you choose a HELOC to finance your upgrades, you're embracing the financial fluidity of borrowing against your home's available equity.

"With a home equity line, you have the access to the money you need to finance a remodel, plus the flexibility to re-utilize the line for other needs as they arise," said Jon Giles, senior vice president of TD Bank's Home Equity Group.

And clearly it's a popular option—according to a recent survey conducted by TD Bank, 64 percent of people said they have or would use a HELOC for home renovations or improvements. You can borrow multiple times if you need to, or borrow any amount you want on a secured credit line with interest that's typically tax deductible.

Here's a tour of potential home improvements.

LIVEN UP THE LANDSCAPE

Landscaping is among the three most effective home improvements you can do to generate the biggest return on your money. It creates curb appeal in spades, and also helps prevent expensive potential damage, like fallen tree limbs and mold. Think of it as a safety net mixed with some green marketing that can increase your house's value by up to 5 percent.

Average cost: You can put in some attractive curbing for a little over $1,000, or invest in the whole front-lawn package for about $3,400

REVIVE THE DRIVEWAY

Assessing your driveway nets you a double benefit. One, it's a utilitarian feature that just about everyone needs to protect that other big investment—the car. Two, a cracked driveway tanks your curb appeal, and can even make way for unsightly weeds.

Average cost: To repair a driveway, you're looking at about $1,500, or a little over $3,800 for a new one.

FRESHEN UP YOUR EXTERIOR PAINT

If you're like the 41 percent of TD Bank survey respondents whose property value has stagnated over the last year, giving the exterior of your home a fresh look could make a world of difference.

You just can't beat the cost effectiveness of exterior paint. Plus, it has a leg up on the limited color and texture options of siding—if you can imagine a paint color, it exists.

Average cost: Heartier exterior paints exceed the cost of interior options, but not by much—the national average cost to paint a house is a little over $2,500, though you should account for about $1,500 more if you have a two-story.

REVITALIZE YOUR ROOF

Whether you're playing catch out front or just cruising by, it's pretty hard to miss a roof. That could be why the National Association of Realtors named replacing a home's roof as the home renovation with the single greatest cost recovery in 2015—this project usually recoups about 105 percent of its price tag.

Average cost: About $7,600.

GEAR UP THE GARAGE

The garage door probably isn't the go-to improvement when you think about upping your curb appeal. But it does take up a whole lot of exterior visual space, and for that reason alone, it's totally worth a slice of that HELOC. Replacing the often-neglected garage door can net you a nearly 93 percent return on investment, on average.

Average cost: This upgrade usually only runs about $730 to $1,400.

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TRIPLE J TRUCKLOAD STORE

The answer to your household needs

Talk about creating a habit.

These days, every Thursday, Friday, and Saturday is devoted to checking out the new items on sale at the Triple J Truckload Store and buying the household items you need.

Operated by Triple J Group Enterprises and Triple J Saipan, Inc., the Truckload Store grew out in response to a need. Triple J used to operate a supermarket called "Super Fresh Market" but, with the economy down, the company closed the supermarket and focused on other things.

"Along came the idea for a truckload store, a place that provides items to the community at a much lower price," said Jay Santos, general manager of Five Star Wholesale & Truckload Store.

According to a Triple J statement, it was the vision of Robert H. Jones of Triple J Enterprises, Inc. and Triple J Saipan, Inc. to provide customers with a sense of pride and security when shopping for household needs at a time when it was a burden due to the lack of means.

Hence, the birth of Triple J Truckload Store in 2012, with a mission to provide household items at affordable prices that is open to serve the public every Thursday and Friday from 11am to 7pm and Saturday from 9am to 7pm.

Triple J Truckload Store's business model is centered on the fact that they are only open three days a week, with the purpose of converting savings on operations to be able to provide low-cost products to their customers.

"People ask, why aren't you open more often? That means hiring more staff to manage the store, which means more costs and higher prices. We have the same team that receives the items, merchandizes the store, manages the store when we are open, keeps our costs down as mush as possible and extends those savings to the community," Santos said.

Sharing in the Triple J Enterprises, Inc. mission of customers first, the Triple J Truckload Store team focuses their efforts on sourcing, stocking, and pricing.

Today, the Triple J Truckload Store offers an array of household items, from outdoor equipment to indoor furnishings including décor and functional necessities.

"Helping families get the household items they need that are cost-saving is the idea we started with and continue to keep in mind when we source the goods. As our customers invest in personal spaces and their homes, the Triple J Truckload Store will be their partner, providing affordable items they need day to day" Santos said.

"We are continuously working at just trying to put in more variety and try to bring in items that the people will need. Eighty percent of the items in our store come from K-Mart from Guam. The rest we get it from various vendors in the mainland and China," he added.

Triple J Truckload Store customers can look forward to the annual Black Weekend Sale coming up on Thanksgiving weekend.

"We did a buying trip over the summer about the number of items coming in. People can expect great deals on televisions, electronics, small appliances. You can basically get a coffee maker for $15," Santos said. "Everybody knows we have the best prices on island."

"People can expect new home décor items, coolers, bedroom items such as sheets and blankets. Nowhere can you get a nice comforter for only $12. New luggage will also be coming in," he added.

The Truckload Store is located in Chalan Kanoa across Aquarius Hotel. For more information call 322-1923 or email truckload@triplej-saipan.com. Customers are also encouraged to follow their Facebook page: https://www.facebook.com/triple-jtruckload/ for the weekly listings of sale items. ***(Bea Cabrera)***

BEA CABRERA

The Triple J Truckload Store team focuses their efforts on sourcing, stocking, and pricing, leading to a memorable in-store experience for all customers.

BEA CABRERA

The Triple J Truckload Store has different choices of sofas to fit anyone's lifestyle and comfort.

BEA CABRERA

Triple J Truckload Store's affordable and premium non-stick cookware sets, skillets, and frying pans

BEA CABRERA

The Triple J Truckload Store's full sized comfortable mattresses are in stock.

BEA CABRERA

Beat the island heat with a selection of household and office fans at great prices.

BEA CABRERA

Find the right television for you and your family through a wide selection of televisions at Triple J Truckload Store.

5 design trends for wood floors

By MARION J. LOUGHEED
ANGIE'S LIST

Wood flooring is a classic look for any home, but there are trends to consider when installing a new floor or refinishing an existing one:

1 Wide floor boards

If you have smaller rooms, consider the trend toward wider planks, which create the illusion of more space. While wide boards can work in any room, the look is especially nice for cozier rooms.

2 Earth-friendly wood

Sustainable products continue to be popular, including bamboo and cork. Bear in mind that these flooring materials aren't as tough as hardwood, and will need different maintenance and care. They may however, give your rooms a fresh, natural appeal.

For more information about bamboo and other flooring options, see the Angie's List Guide to Wood Floor Alternatives.

The popularity of exotic woods has contributed to global deforestation. An alternative is to have floors made of wood reclaimed from old buildings or other sources. In the case of oak and some other hardwoods, reclaimed wood may make a better floor, since wood in older buildings often came from heartwood.

3 Color choice

Darker tones, such as deep cherry and mahogany, remain popular, and help create a sense of opulence and grandeur associated with classic comfort. Lighter colors contribute to a more casual, natural look. Ask your flooring professional to show you the latest options in wood floor color.

4 Handscraped hardwood

At one time, wood floorboards routinely bore the marks of having been scraped by tools to create as smooth a finish as possible. Today, handscraped and distressed floors are becoming popular, and there are a variety of ways to achieve the look, which can add cost.

5 Prefinished flooring

Some wood flooring now comes precoated with a clear finish of tiny metal crystals that create a solid, protective layer. Such prefinishing allows floors to be quickly ready for foot traffic after installation.

For more information about wood floors, see the Angie's List Guide to Hardwood Flooring. And when considering a new floor or having an existing one refinished, check Angie's List for local consumer reviews on wood flooring professionals, who are among more than 550 service providers on the List.

Some wood flooring now comes precoated with a clear finish of tiny metal crystals that create a solid, protective layer. Such prefinishing allows floors to be quickly ready for foot traffic after installation.

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Increase your home's value with these 4 DIY remodeling projects

By DAN KETCHUM
GOBANKINGRATES.COM

Now that it's summer, you're busy making plans for vacations and backyard barbecues. While you're at it, you might want to also consider remodeling projects that will increase your home's value. Investing a little time and money in your residence now can seriously pay off if you decide to put it on the market down the road.

"Summer doesn't just mean warmer weather _ it also means home improvement season is in full swing," said Brad Hunter, chief economist for home improvement resource website HomeAdvisor. " ... No matter the size of a family's budget, the warmer months comprise the peak time for homeowners to take on home projects."

If you decide to remodel your home, be strategic, because not all updates increase an appraisal. Make your home the most valuable property on the block by tackling at least a few of these outdoor summer remodeling projects that can increase your home's value.

PAVING A WALKWAY

Home value boost: $795 to $1,425
Pro cost: $900 to $950
DIY cost: $530 to $555

Pavers can be heavy, so if you go the DIY route, enlist a helper and have your materials delivered, said Joe Raboine, director of Belgard Design Studio and Elements R&D. Don't take this project on unless you're sure you can handle the heavy lifting. If your walkway is more complex, Raboine said a pro can help design and recommend materials that can match the exterior of your home.

Not only will paving a walkway increase your home's value, it also looks beautiful and is extremely functional. When the project is complete, you'll no longer have to endure filthy shoes from walking through the previously dirt-filled area.

This is one of the best remodeling projects, because Raboine said it could return as much as 150 percent of the funds invested. It's a simple way to upgrade your home without taking on a major initiative.

RETAINING WALLS

Home value boost: $1,800 to $18,000
Pro cost: $5,100 to $12,000
DIY cost: $1,200 to $5,095

If you have a sloped yard that is difficult to mow, installing a retaining wall could be an investment that pays. Highly functional, this update can offer hillside stabilization and prevent landslides.

Also visually appealing, a retaining wall can make it possible to create a beautiful landscape design otherwise impossible on a steep surface. Retaining walls can be made from a variety of materials _ like brick, concrete and stone _ depending on their purpose.

Both practical and pretty, a retaining wall is one of the best remodeling projects, as it can seriously increase your home's value. If you're considering putting your home on the market, this enhancement creates more yard space, which will make your property more attractive to potential buyers. A well-built retaining wall can help give buyers peace of mind in feeling like the property is a sound investment.

PATIOS AND EATING AREAS

Home value boost: $600 to $3,000
Pro cost: $1,000 to $2,000
DIY cost: $400 to $500

Patios can increase your home's value up to 12 percent, said Raboine, making this a great summer remodeling project. Of course, all patios aren't built equally, so if you remodel your home with one, make sure it's done right.

The HomeAdvisor site lists three common mistakes in the construction of patios _ poor leveling and hand-cutting and inadequate edging. If this is a DIY project, the site recommended using a steel hand tamper to make sure the ground is level.

You might be tempted to cut pavers by hand to save time, but the HomeAdvisor site warned this can result in uneven cuts that will make the finished product look shoddy. Instead, HomeAdvisor recommends using a wet masonry saw to ensure a polished cut. If you don't want to take this step, consider using precut pavers, said Raboine.

Finally, HomeAdvisor cautions that edging must be solid and carefully installed, as it is a key structural component of a paver patio. Bypassing the edging portion of the project, not using a durable material or failing to install it properly will cause the patio to spread.

FIRE PIT INSTALLATION

Home value boost: 150 percent
Pro cost: $1,400 to $5,000
DIY cost: $200 to $400

Building a fire pit as a DIY project and having it installed by a professional offers some different benefits, said Raboine. If you make it yourself, you can create a portable model that can be moved when not in use. On the other hand, he noted that a fire pit built by a professional can look very impressive, delivering a good return on your investment.

Beyond determining who will build your fire pit, you'll also need to decide if you want it to be fueled by wood or natural gas. If you opt for the latter, you'll need to hire a plumber to hook the fire pit up to the gas line.

After the initial installation, this approach might be easier, because you won't have to find firewood or endure thick campfire smoke every time you want to heat things up outdoors. However, this is a matter of preference, so decide what works best for your home.

Nothing is as sophisticated as black and white when it comes to home design and decor

By PATRICIA SHERIDAN
PITTSBURGH POST-GAZETTE

HIGH POINT, N.C. —Design could be as simple as black and white this year. In a home, the look is dramatic, daring and timeless. Interior designer Dorothy Draper was known for her use of black and white as far back as the 1930s.

"The black and white combo has always stood the test of time, no matter the decade or design style," said designer Tobi Fairley.

She has teamed with C.R. Laine on an upholstery collection and with Woodbridge for case goods. Fairley's Elle coffee table and Eva sofa match up perfectly.

"You can't really call it a trend. It is a timeless partnership," she said.

At the Fall Furniture Market, designers revealed their favorite takes on the classic combination, which is sure to draw consumers this year.

Designer Celerie Kemble showed off her love of simple black and white at Henredon. From her four-poster canopy bed upholstered in contrasting stripes to a living room with black lacquered display cases to a three-cushion sofa upholstered in white with black piping, she demonstrated the high level of sophistication it invokes.

Epicenters' Austin Collection used the opposites on the Leander dresser and Round Rock martini table, while designer Kelly Wearstler added black balls to her white Pop chest manufactured by E.J.Victor. Wearstler also created the Ives console from ebonized oak and white venatino stone and steel for a very sturdy contemporary look.

Furniture and accessory manufacturer Maitland-Smith did a quirky black-faced Polar bear stool with white faux fur.

"Black and white is a sophisticated and timeless color combination," said Nathan Copeland, president of Highland House Furniture.

Highland House's Beaufort center hall table is topped in white with black beneath. "These two contrasting colors make a bold statement," Copeland said.

Some designers punch up the combo with accent colors such as red, yellow, bright green and orange.

A Tobi Fairley coffee table is paired with her Eva sofa for C.R. Laine in Derek Onyx fabric.
PITTSBURGH POST-GAZETTE/TNS

"I love black and white on their own or combined with a big pop of color like green or gold," said Fairley.

"The color black helps to ground a room, giving it a focal point, while the color white provides a sense of freshness," Copeland said.

Homeowners giving front yards the custom treatment

By PAT SETTER
THE SAN DIEGO UNION-TRIBUNE

Gone are the days of cookie-cutter lawns and hedges. The latest survey by Houzz, the home design and remodeling mega-platform, suggests that homeowners are all about customizing their property.

The 2017 U.S. Landscape Trends study suggests that homeowners are making major changes to their front yards. The survey also indicated that more and more outdoor projects are the result of new homeownership instead of something needing to be repaired.

The survey was taken by 1,000 Houzz users from across the country, said Nino Sitchinava, principal economist at Houzz. It was sent to users in February and March and included homeowners who had completed an outdoor project in the past year, are currently working on the project or plan to start one in the next three months.

Of those surveyed, 23 percent were subject to restrictions by a homeowners association and 5 percent by a neighborhood association.

"The biggest change (over last year) is the trigger for outdoor projects," Sitchinava said. "Those who recently purchased and wanted to customize their home jumped from 25 percent to 33 percent." She attributed this trend to a rise in home sales.

According to the survey, 44 percent of outdoor projects involve street-facing spaces. Thirty-six percent had said their front yards were nearly identical to their neighbors' before re-landscaping. After the projects were done, only 6 percent said their front yards are nearly identical.

"That's a huge drop," Sitchinava said. Homeowners want their landscaping to make a statement, to stand out and also be livable, she said.

The survey also indicated that beds and borders (47 percent), shrubs (29 percent) and perennials (28 percent) are the most important features of a home's curb appeal.

"We're seeing a growing trend that the grass is coming out," Sitchinava said. "There's a growing trend toward low-maintenance plantings as well as native plantings. People are taking a more natural approach to outdoor space."

About three-quarters of those surveyed said their projects include low-maintenance plants. And while Californians are twice as likely to tear out their lawns, the trend is gaining traction in other parts of the nation. "Other parts of the country are facing more volatile weather patterns where non-native plants don't stand up as well," Sitchinava said.

Of the 75 percent of homeowners who said they have a lawn, 76 percent said they are making changes to it—especially in the front yard. Of those removing their lawn, 26 percent are removing it in front and 9 percent in back. Artificial lawns are losing popularity. Only 5 percent of homeowners replaced their lawns with artificial turf, compared with 8 percent in 2014-15.

The two most popular system updates are to lighting (45 percent) and irrigation systems (37 percent). And it's no surprise that 70 percent of projects have an LED (light-emitting diode) element.

"That has been a staple in the last three years," Sitchinava said. "I think it's a no-brainer at this point. LEDs have become quite affordable."

What is surprising, however, is that one in five homeowners are choosing smart technology with their updates in order to control their lighting via mobile device or computer.

Keeping up with consumer trends is why Houzz conducts the yearly survey, which is now in its third year.

Don't let your home's infrastructure crumble

By DEBBIE CARLSON
CHICAGO TRIBUNE

DREAMSTIME/TNS
Deferred maintenance can drastically reduce the life expectancy of your roof, and replacement is expensive.

It's no secret that U.S. infrastructure is crumbling, but is your home's infrastructure in good shape?

Maintaining key features that make a home livable will save money down the road and may even fall under critical life-safety issues. These home maintenance checkups aren't sexy or fun, but they are necessary to keep a house in top shape.

While everything in a house eventually needs to be replaced, home experts flagged their top three infrastructure areas to maintain.

The home's structure. A home's roof, foundation and frame are equally critical to a livable home. Pat Knight, training, licensing and inspection support manager of WIN Home Inspection, a national home inspection franchise, said to keep an eye on the roof as the seasons change, making sure the surface is free from debris and there is no damage. Get gutters cleaned, and make sure they're draining properly away from the home. Fall is a good time to get your gutters cleaned.

Checking the roof can be as simple as using a pair of binoculars from the yard, or it could mean hiring a company to inspect for potential damage up close.

"Deferred maintenance can drastically reduce the life expectancy of the roof, and replacement is expensive," he said.

Keep an eye on the home's bottom too. Angie Hicks, founder of Angie's List, a home services directory, says the fall season is a great time to check the home's foundation.

"If there's too much water—or too little—it will become the No. 1 cause for giving your foundation a shakeup," she said.

It can be difficult to get the moisture content right consistently, so Hicks gave a few tips. Ensure proper drainage away from the structure's surface, which can otherwise compromise the foundation's integrity. Subsurface or French drains can help in regions where too little moisture is an issue, as can a strategic sprinkler system that prevents extreme drying/shrinking of the surrounding soil.

While looking at the foundation, look out for insects like carpenter ants or termites, especially in homes with wooden frames, said Beverley Kruskol, owner of M.Y. Pacific Building, a general contractor who has worked with high-end renovations, including for Mario Batali's restaurants in Los Angeles.

With climate change, insects like termites can now be a problem in areas that previously never had problems with these bugs. Termites cause significant damage and can migrate from other homes, too, she said.

Heating/cooling system. Having the home's HVAC system maintained yearly by a qualified company will prevent major breakdowns happening at just the wrong time, said Knight and Hicks.

"Waiting until you need a repair will cost you dearly, especially if there is a cold snap or a heat wave," Knight said.

In between professional maintenance, Hicks said, homeowners should change the filters regularly, do their own visual inspections and keep an eye on the thermostat.

"These are three quick and easy things you can do yourself to ensure the longest life for your HVAC system," she said.

Plumbing. Leaky faucets and overflowing toilets are obvious signs of problems, but stealth leaks can cause a lot of damage, Kruskol said, such as mold.

"It's really not a bad idea to have a plumber come out periodically and check the system. Roots can grow into pipes. Sprinklers end up splashing against the house, which can deteriorate outdoor brick, stucco and foundations," she said.

Keep an eye on water bills, and don't let leaky faucets go dripping, especially for environmental considerations.

"It's a problem for all of us. Yes, water rates are higher, but we're all going to be affected by the lack of water," she said.

Lifestyle trends help shape the new 'must-haves' in new homes

Outdoor living areas are becoming increasingly popular in new homes. DREAMSTIME

By PAT SETTER
THE SAN DIEGO UNION-TRIBUNE

Home design is constantly evolving as our society changes. In today's plugged-in world, homeowners are looking for a place to unwind and spend time with family and friends. Many are also looking for a sense of community. And an increasingly aging population is also influencing how homes are designed.

Here are some trends homebuyers will see in new homes today:

KITCHEN CENTRAL

Today's home designs are all about casual living. Gone are the formal parlors and living rooms. Instead, the kitchen has become the heart of the home. Kitchens and their surrounding gathering spaces are being given maximum real estate by home designers. Dining rooms have become nonessential, as kitchens expand and absorb family seating areas.

As the kitchen becomes an increasingly important part of the home, the trend is also to add more technology to the area. Wi-Fi-enabled home automation technology is becoming standard in many new homes, and plug-in stations in the kitchen are also a must.

GETTING OUTSIDE

The other increasingly popular place for the family to hang out is outside. Outdoor living areas—often with fireplaces or fire pits, sofas and televisions—are becoming more and more essential in home design. And as the action moves to the backyard, the line between indoors and outdoors is becoming more blurred through the use of stacking or accordion-style glass doors that can turn a wall into an open space.

FLEXIBLE SPACE

Look for more areas in the home that don't have a dedicated purpose. That extra room could become a suite for an aging relative or a quiet office for a family member working from home. In 2016, 43 percent of the nation's workforce spent part of the time working remotely, according to a Gallup poll released in February. Flex rooms can be easily transformed from one purpose or another without costly renovations.

HEALTHY LIVING

Green building is going mainstream. As homebuyers are becoming more aware of indoor environmental hazards, such as volatile organic compounds (VOCs are gases from chemically produced material), the trend is toward healthy paints, high-efficiency heating and air-conditioning units and the use of natural materials. Natural materials are also becoming popular as an antidote to technology. Look for more tactile, warm surfaces such as wood and cork.

ENERGY EFFICIENCY

Government mandates as well as homeowner demands are spurring the increase of a new home's efficiency. Solar power, better insulation and windows with increased thermal performance will continue to become features. Energy-efficient, flexible LED lighting is also changing the way homes are illuminated, from strips lights for safety to chandeliers for a touch of glam.

Water conservation is also becoming more and more important, and gray-water technologies are emerging that allow for some recycled water to be used for irrigation.

AGING IN PLACE

America's aging population is also influencing home design. Older residents are looking for smaller, single-story homes that are easily navigable. As more and more baby boomers are turning 65, universal design is becoming increasingly important, and designers are discovering that accessibility doesn't come at the cost of style. For example, flush-floor showers with built-in seating and partial doors can be both elegant and functional.

FINDING COMMUNITY

Technology is also affecting the types of neighborhoods homeowners are seeking. Getting away from the screen and making real connections is becoming increasingly important as work and social media take up large chunks of the day. Homebuyers are looking not only for a home but also for a community. New-home projects, whether single-family or multifamily developments, are adding fitness centers, clubhouses and barbecue areas where people can socialize.

New homes will continue to evolve with our increasing use of high-tech innovations. And homebuilders will continue to find a balance between our desire to be plugged in and our need to unplug.

Cheap ways to use your tax refund to fix up your home

By MARILYN KALFUS
THE ORANGE COUNTY REGISTER

If you're looking to spend it on your home, the typical tax refund is no great windfall. It won't cover a kitchen revamp or a solar system installation.

The average refund through early April was $2,851, according to the Internal Revenue Service.

Almost any remodeling job requires more than a paltry $3,700. Even adding a deck can set you back more than $13,000, according to Remodeling's online Cost Vs. Value report.

Still, that refund check could come in handy around the house.

It may not get you a makeover. But it can give you a marketing edge.

It can pay for modest home fixes to spruce up your property before you put it up for sale. Even if you're staying put, it can turn a loathsome eyesore into eye candy. It can help you splurge on a trend.

Here are a few ways to improve—or indulge—on even a skimpy sum.

BRING THE BLING

The market is hot, home prices are up and interest rates are still low. Thinking of making a move?

"I would focus on increasing the 'bling' in the house to capture the attention of buyers," said Ryan Lundquist, a Sacramento, Calif., real estate appraiser.

He reeled off some smaller-ticket examples: New light fixtures, a few ceiling fans, an updated kitchen faucet, switch plates and some fresh paint in the living room. Even a new mailbox out front.

In all, you'll be giving your home a more polished presentation, said Lundquist, who writes a lively blog to educate consumers about all things related to the housing market.

"In contrast, I could spend $3,700 on brand new insulation," he said in an interview. "But focusing on what buyers can readily see instead is a better way to get higher offers."

However, adding cosmetic improvements to make your home more appealing doesn't mean it will eventually appraise for more, even if it may appear that way on reality TV.

"That's not how the real world works," Lundquist said.

TRENDING NOW

A stroll through HD Buttercup at the SoCo Collection in Costa Mesa, Calif., revealed some items pronounced drool-worthy in House Beautiful's 2017 home design forecast.

For one, you can embrace what the editors call hygge—pronounced hoo-ga—a trendy Danish concept that translates roughly to a cozy feeling, by purchasing one of the large, soft throws adorning sofas all over the sprawling store.

A white, furry-looking one for $125 would just take a nibble out of that tax refund.

That would leave plenty of money left over for furniture with nailhead accents, or something covered in what designers say is also popular these days: Benjamin Moore's 2017 color of the year, Shadow. (Yeah, we had to ask, too. It's a deep purple.)

Nearby at Pirch, a kitchen and bathroom showroom, we found a sleek, oversized kitchen faucet that would eat up the whole $3,700 refund—and then some.

But, as salesman Jon Brown (whose business card reads "Advisor, Lifestyle Experiences") noted, "It's a statement all by itself."

The Gantry faucet, with an "articulated" spout (it moves a couple of different ways), goes for $3,895.

We also saw a Coyote grill priced at about $2,500 with exact spots designated for beef, chicken or vegetables.

In the bath section, shower heads in the shape of large water drops were grouped together. They cost $1,500 each, Brown said, and people typically like to buy them as a trio.

"It's a piece of art," he said. "Plus a functional fixture."

SECURITY CHECK

You'll probably never come anywhere near to affording the James Bond-like set-up at "The Fortress," a seven bedroom house in the Hollywood Hills that recently wowed readers of The Wall Street Journal.

But do you really want to bother with a key fob for every room? And how often would you use a bulletproof plate that slides down from the ceiling?

You can put in a less intensive security system at your average castle for an affordable price.

PC Magazine's Best Smart Home Security Systems of 2017 has an extensive round-up including a wide range of do-it-yourself products, professional services and reviews.

At home improvement stores like Home Depot, video doorbells, motion sensors and security cameras sell for just a few hundred dollars.

BOOST CURB APPEAL

Dean Zibas, like Lundquist, cites small fixes that can add up—especially outside your home.

"In general, it is typically best to just do an overall cosmetic improvement if one is looking for the best return," said Zibas, a real estate appraiser based in San Clemente. "Put in some elbow grease. Buy some new plants at the local nursery or home improvement warehouse and spruce up the front landscaping.

"Most homes, I believe, can be repainted for less than $3,000, so perhaps get the house painted," he said.

Install new window screens, and do minor repairs to the hardscape and planters yourself, Zibas added. And don't stop at the curb.

"Carry that effort over to the side and rear yards," he said.

If you think that's too much DIY, or you won't get enough of an ROI, there's always another option.

You can do nothing.

Sock the money away. Add it to other savings to add a room someday or go full-on solar.

Over the years, tax refunds can add up. So can your home equity.

Hire a handyman for honey-do list

By JAMES FIGY
ANGIE'S LIST

Consider hiring a handyman to tie up all those loose ends around your house. CONTRIBUTED PHOTO

Tired of waiting for that honey-do list to get done? Consider hiring a handyman instead to tie up all those loose ends around your house. Just make sure to follow these five tips:

—Understand pricing. Many handyman services, but not all, charge an hourly rate and a fee for travel.

Yvonne Costin, owner of Grandma's Handyman Service in Aurora, Colo., charges $75 for the first hour and $60 for each additional hour, plus a $20 travel fee, for the employees she sends to people's homes. "We're basically a time, prep, material company," she says. "When people have a honey-do list, we can't give them an estimate for that."

James Payne, owner of One Handyman and a Van in Mason, Ohio, says he doesn't offer a set rate, but determines how much to charge based on the length and difficulty of the job.

Tasks like changing out a garbage disposal could cost about $100 if everything goes perfectly, he says, but unforeseen issues, especially in older homes, can result in a higher cost. "I prefer, before I start giving quotes to people, to look at it," he says.

■ Explain your problem in detail.

Handymen like to know what they're up against, so be prepared to tell them in as much detail as possible.

Payne says it helps him determine whether he wants to do the job and what materials he might need. "I try to pick their brain before I drive 100 miles for 50 bucks," he says.

Costin says that sometimes when people explain their issues, she can help them solve them over the phone. "I love giving advice," she says. "That's what grandmas do."

■ Know the scope. Handyman services stick to smaller jobs. They won't rewire or replumb your house.

Although Costin says she often refers people to licensed electricians and plumbers, she points out that a handyman service will do jobs that those contractors often label too small.

"If all someone wanted is a kitchen faucet or a bathroom faucet, then we're less expensive than a plumber," she says. "It's the same with electrical. We could put in a new switch, an outlet or a ceiling fan, but we're not going to pull wiring."

—Prepare your to-do list. It's normal to need a million different odd jobs done around your house.

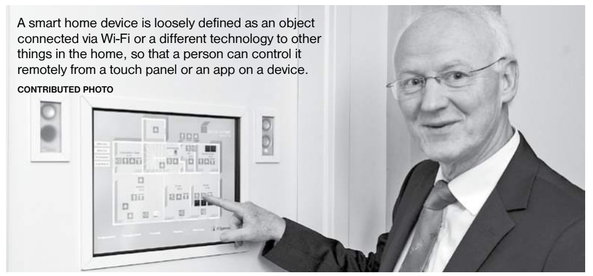
Payne says if a customer makes a list beforehand, it saves them money and saves him trips. "If I have a bunch of odds and ends, a honey-do list, you're going to get that done cheaper," he says.

■ Keep that phone number handy. One trip from the handyman may fix your current problem, but you'll have plenty of pictures and light fixtures to hang in the future.

Payne says he appreciates when customers call him back. "When I help these customers, I try to build a relationship with them," he says. "It's all about taking care of the customer."

Smart home devices for newbies to try

By DEBBIE CARLSON
CHICAGO TRIBUNE



A smart home device is loosely defined as an object connected via Wi-Fi or a different technology to other things in the home, so that a person can control it remotely from a touch panel or an app on a device. CONTRIBUTED PHOTO

Thinking of a smart home device but don't know where to start?

A smart home device is loosely defined as an object connected via Wi-Fi or a different technology to other things in the home, so that a person can control it remotely from a touch panel or an app on a device, said Carley Knobloch, smart home expert for HGTV.

More people are looking to buy these gadgets. A study by consulting firm McKinsey forecast 29 million homes will become connected in 2017, up from 22 million in 2016. Getting a "connected" home doesn't necessarily mean going out and buying several new devices. Instead, start small, experts said.

Knobloch said first-time buyers should ask themselves what problem they want to solve, rather than buying a device to see how it fits with their lifestyle.

"The truth is, this stuff is all more expensive. How are you going to feel like you made the right investment? How will you stick with it given the learning curve? You also have to know how to keep them updated for security reasons. How to know when it's ready to upgrade and replace completely? It's an uphill climb, and you'll feel the most engaged with it if you're starting with something that will have a huge impact on your life," she said.

Knobloch and Mark Spoonauer, editor-in-chief of review guide Tom's Guide, suggested a few devices for smart home newbies.

Energy-efficiency devices

Smart electrical plugs and thermostats can increase energy efficiency. Smart plugs Spoonauer likes are the relatively inexpensive WeMo Insight ($40) and iHome ISP8 ($50). They turn manual objects like lamps or fans into devices that can be controlled by a remote control or smartphone. They can give energy readouts of how much electricity the plugged-in device is using, and can be turned on or off when the user is away from home and put on an automatic schedule.

The Lutron Caseta Wireless Smart Lighting Dimmer Kit ($190) turns any floor lamp into a dimmer and allows the homeowner to program lights to turn on and off with sunrise or sunset, or to turn on before the user gets home, among other options.

Smart thermostats can improve energy efficiency by learning the homeowner's schedule and can give the user information about energy usage and ways to improve efficiency. While the Nest Learning Thermostat ($250) is popular, Spoonauer likes the ecobee E3 ($245), which has a sensor that can be put in the chilliest part of the house to ensure proper temperatures. These thermostats can be difficult to install if a home doesn't have modern wiring, but Spoonauer says home improvement stores are beginning to offer installation services.

Speakers

Smart speakers, like Amazon's Echo ($180) and Google Home ($129), "took the whole industry by surprise with how much it's been embraced in the home. It started out as a way to play music or answer questions, but it's really developed far beyond that," Spoonauer said.

The speakers have developed into smart home hubs, as they are compatible with other smart devices, like smart plugs and thermostats, allowing users to operate all their smart devices by voice commands.

"You can do so much more with it, and what you can do is expanding over time," he said.

Although Home doesn't work with as many devices as the Echo does, for people who already use other Google products, like email and their calendar, it's a good option.

"Some people are a little worried about what Google knows about you, but that's one of the benefits, in a way. Because it knows more about you, it can set your schedule and have it read your email (among other tasks)," he said.

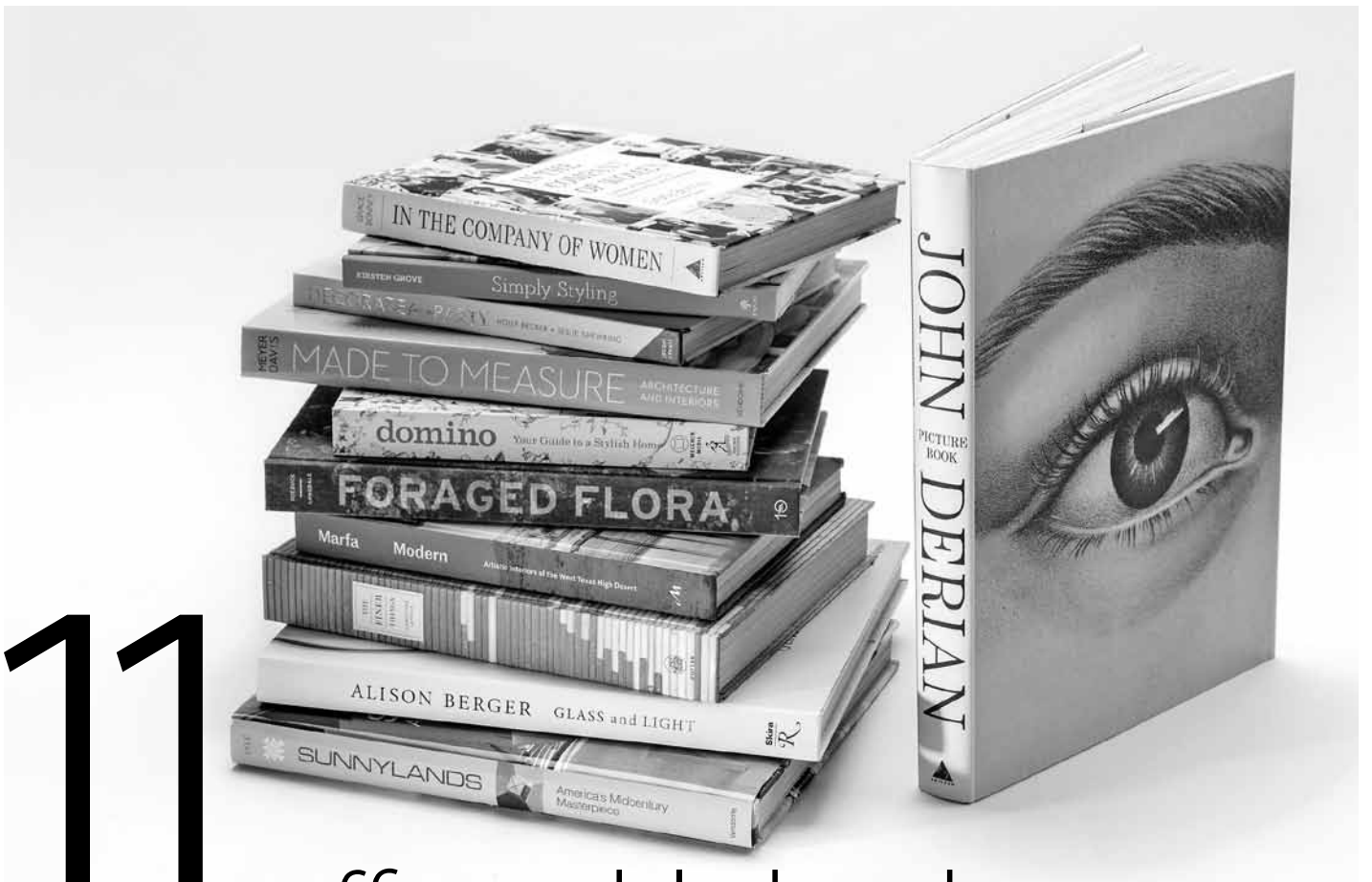
Garage-door openers

Of all the smart devices she uses, Knobloch said, the smart garage-door opener is her favorite. What she likes about the garage-door opener is it can be controlled simply—by the phone app or manually with a clicker, if needed. She likes the Liftmaster MyQ series (about $350 installed).

"It's fantastic for the kid who is constantly out on the street playing, leaves to go to a friend's and leaves the garage door open," she said.

She can check remotely to see if the door was left open and close it from her phone, and can set it to alert her if the door was left open for 10 minutes or more. Plus she can let people remotely into the house while she's away.

"It's freedom and control over a gaping security part of my home," Knobloch said.



11 coffee-table books design buffs will love

Stumped about what to buy for the design lover on your holiday gift list? We have a few suggestions.

RICARDO DEARATANHA/ LOS ANGELES TIMES/TNS

By LISA BOONE
LOS ANGELES TIMES

Audible and books on tape are great, but they don't satisfy the escapist quality inherent in a good coffee-table book. Here, we've assembled a list of recent releases that are worthy of gift wrap for the design buff on your list:

'FORAGED FLORA: A YEAR OF GATHERING AND ARRANGING WILD PLANTS AND FLOWERS'

(Ten Speed Press, $40)

Written in the first person and arranged by month, Louesa Roebuck and Sarah Lonsdale's book shares their modern vision for flower arranging by focusing on local and foraged flowers and plants. In California, that means fennel, magnolias, borage, nasturtiums and more. The book is a visual delight thanks to Laurie Frankel's gorgeous photographs.

'SUNNYLANDS: AMERICA'S MIDCENTURY MASTERPIECE'

(The Vendome Press, $60)

Janice Lyle's new book looks at the history, architecture and over-the-top interiors of Sunnylands, the dazzling desert residence of philanthropists Walter and Leonore Annenberg designed by architect A. Quincy Jones and interior designer William Haines.

'SIMPLY STYLING FRESH & EASY WAYS TO PERSONALIZE YOUR HOME'

(Sterling Publishing, $24.95)

Interior stylist Kirsten Grove of the design blog Simply Grove offers practical tips on transforming your living spaces with what you have on hand. Filled with inspiring streamlined interiors, it's a book that minimalists will love.

'MEYER DAVIS: MADE TO MEASURE ARCHITECTURE AND INTERIORS'

(The Vendome Press, $60)

From South Beach to SoHo, architects Will Meyer and Gray Davis have designed more than 200 residential, retail and hotel spaces that epitomize hip luxury style. This retrospective of their work, with text by Dan Shaw, showcases their sophisticated style.

'MARFA MODERN: ARTISTIC INTERIORS OF THE WEST TEXAS HIGH DESERT'

(The Monacelli Press, $50)

What is it about Marfa, Texas, that inspires so many? Helen Thompson demonstrates the influence of the desert landscape on interior design in this tour of 21 minimal yet inspired homes. Design fans will recognize some of the homeowners—the cinder block home of Jamey Garza and Constance Holt-Garza features many of their Garza Marfa designs—who provide a glimpse into what it's like to live in a mecca for artists.

'IN THE COMPANY OF WOMEN: INSPIRATION AND ADVICE FROM OVER 100 MAKERS, ARTISTS, AND ENTREPRENEURS'

(Artisan Books, $35)

For more than a decade, Grace Bonney has been inspiring interior design fans with her popular blog Design(ASTERISK)Sponge. In her new book, Bonney continues to inspire as she offers what she calls "visibility for powerful women in business." Whether they're artists, chefs, tattoo artists or writers, creative women of all colors, ages, sexualities and experience share their fears, mistakes and successes. "I hope that any woman reading the book, whether a young girl in middle school or someone older, will see themselves reflected and dream big," Bonney said.

'THE JOHN DERIAN PICTURE BOOK'

(Artisan Books, $75)

This simple, beautiful book filled with nearly 300 images from the 18th and 19th centuries, defies categorization. Is it meant to be a coffee-table book or a rip-out-the-pages decorating tool (all of the oversize pages are frame-worthy). Including colorful butterflies, birds, beetles, portraits and landscapes, the book is a testament to Derian's incredible eye.

'THE FINER THINGS: TIMELESS FURNITURE, TEXTILES, AND DETAILS'

(Penguin Random House, $60)

Equal parts history lesson and interior design resource, Christiane Lemieux shares what she has learned from curators, craftsmen and designers regarding quality. Including wallpaper, framing, paint and furniture, Lemieux highlights the history of quality products in this beautifully illustrated book. And in a world less inclined to throw deteriorating furnishings in a landfill, Lemieux's book feels especially timely. See Lemieux in action as she and Maxwell Ryan transform a Los Angeles apartment here.

'DECORATE FOR A PARTY: STYLISH AND SIMPLE IDEAS FOR MEANINGFUL GATHERINGS'

(Jacqui Small, $29.99)

Filled with dozens of fun party tips that you can easily do yourself, this collaboration between Holly Becker (founder of Decor8) and photographer and product designer Leslie Shewring will be dog-eared in no time by the party planner on your list. Favorite low-cost ideas include tin can lanterns, Loteria goody bags, edible place cards and a eucalyptus tree wall hanging.

'DOMINO: YOUR GUIDE TO A STYLISH HOME'

(Simon & Schuster, $35; $70 boxed set)

When the shopping and interior design magazine Domino magazine closed in 2009, many design fans were heartbroken. This new book from the editors at Domino, subtitled "Discovering Your Personal Style and Creating a Space You Love," will appease fans as it continues the lively do-it-yourself vibe the magazine was known for. Featuring detailed illustrations on how to create distinctly personal interiors including no-fail seating arrangements, prime places to install a highly styled vignette and mirrors as art.

'ALISON BERGER: GLASS AND LIGHT'

(Rizzoli, $65)

Fans of Los Angeles-based lighting designer Alison Berger will enjoy this detailed look at her hand-blown work and artistic process. The oversized monograph includes more than 200 full-color photographs of Berger's glassworks, sketches, drawings and studio. For further details on the glass artist, read this Berger 2014 profile.

How do I get rid of ants?

By TOM MOOR
ANGIE'S LIST

Although ants generally don't cause harm to people—they don't carry disease, like some other pests—an infestation can be a major nuisance.

"Ants can be extremely persistent creatures, seemingly coming from nowhere and can be difficult to entirely get rid of," says Kelly Garvin of Greenix Pest Control in Dublin, Ohio.

Fortunately, DIY and professional pest removal options are available.

REASONS FOR ANT INFESTATION

Ants typically invade your home for one reason: food. Most feed on sugary or greasy items.

Sugar ants—also called odorous house ants—are one of the most common ant invaders and among the first pests to show up in the spring. They're about one-eighth of an inch or smaller and are attracted to food sources.

The common pavement ant, which is brown to black and about 1/10th of an inch long, will set up colonies near driveways or patios and then send out scouts to search for food in your home. They eat meat, grease, seeds, dead or live insects, and can sting and bite if disturbed.

Carpenter ants, which are black and up to half an inch long, look for protein rather than sugar, and will eat through wood to find nesting locations. Small piles of wood shavings called "frass" found under windows or door frames are signs of carpenter ants.

Moisture ants are larger—about 4 to 4.5 mm long—and are usually an indication of excessive water somewhere. Either can be a problem in bathrooms.

Knowing what type of ant you're dealing with can help you prevent or combat an infestation.

KEEPING ANTS OUT

The first step to prevent an ant infestation: clean house. If you see scout ants in your home, kill them immediately. Make sure you don't leave any food out and keep all kitchen surfaces clean.

If you continue to see ants, make sure you've closed off possible entry points, including sealing small cracks in your walls or under windows. Start by caulking potential entry points, such as window casings.

Next, you can lay down barriers like salt or talc under doors to turn ants away, or apply scents such as vinegar, peppermint oil or cinnamon. Bear in mind, however, that anything you put down will also be of interest to pets and children, so be careful what you use.

DIY METHODS FOR ANT REMOVAL

If ant explorers have morphed into a full-on colony, then you need a plan.

Start with soap and water. This will not only kill chemical trails, but any ants it touches. Add citrus to the water to increase its effectiveness.

You can also purchase pest sprays and baited ant traps from local grocery and hardware stores. These use a mixture of sugars and ant poison, such as boric acid to attract, trap and kill ants. Proceed with caution when using poison.

Bear in mind, too, that these traps won't work on protein-feeders like carpenter ants, since the sweetness won't interest them.

In addition to trapping ants inside, you can also spray around the exterior of the home where the house meets the pavement or ground to prevent more ants from infiltrating, says David Anderson of Eastside Exterminators in Woodinville, Washington.

Garvin recommends spraying problem areas with a mixture of Windex, vinegar and water. She says spreading Diatomaceous Earth in carpeted areas around the bathroom is a safe and natural way to kill ants because it's a food source.

"The Windex or vinegar is really a quick fix and not really that effective, but it will remove the immediate ants and wipe away their pheromone scent they use to follow trails," Garvin says.

Dan Miles, owner of Total Exterminating in Indianapolis, suggests spraying all cracks around the baseboards and the base of the toilet if the infestation is in the bathroom.

HIRE A PEST CONTROL PROFESSIONAL

Large-scale infestations require assistance from a pest control professional.

Pros address ant problems by locating the colony itself; typically this starts by laying bait traps, which contain poisoned food taken back to the nest. Once found, exterminators can use a variety of techniques including chemical sprays to totally eliminate the ants in your home.

In the case of carpenter ants, early detection is critical. Left unchecked, they can cause significant damage to your home. A pest control professional may need to drill small holes in your wall to make sure the entire colony has been eliminated, and will often book a follow-up visit to make sure problems don't recur.